
State:	District of Columbia	Filing Company:	Lemonade Insurance Company
TOI/Sub-TOI:	04.0 Homeowners/04.0004 Tenant Homeowners		
Product Name:	Homeowners		
Project Name/Number:	Preferred Landlord Endorsement/		

Filing at a Glance

Company:	Lemonade Insurance Company
Product Name:	Homeowners
State:	District of Columbia
TOI:	04.0 Homeowners
Sub-TOI:	04.0004 Tenant Homeowners
Filing Type:	Form
Date Submitted:	11/12/2019
SERFF Tr Num:	LEMO-132151735
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	LIC-HO-DC-1911F
Effective Date	On Approval
Requested (New):	
Effective Date	On Approval
Requested (Renewal):	
Author(s):	Ventrice Lam, Matt Morris, Sara Callander, Megan Bowman, Garrett Robertson
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

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General Information

Project Name: Preferred Landlord Endorsement Status of Filing in Domicile: Authorized
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 11/12/2019
State Status Changed: Deemer Date:
Created By: Matt Morris Submitted By: Matt Morris
Corresponding Filing Tracking Number:

Filing Description:

Lemonade is making a minor adjustment to its Pet Damage to Landlord's Property endorsement. Due to clerical error, a limit of \$1,000 was proposed on LEM-2094. Based on the language in Lemonade's rating manual, the form is being adjusted to align with a \$500 limit on renter's pet damage.

Please note that this coverage is not yet being sold by Lemonade. Because of that, no policyholders are impacted by this change. There is no corresponding adjustment to Lemonade's rating manual or its base policy -- only the mentioned endorsement.

Thank you for your review.

Company and Contact

Filing Contact Information

Matt Morris, matt.morris@lemonade.com
5 Crosby St. 682-429-2470 [Phone]
Floor 3
New York
New York, NY 10013

Filing Company Information

Lemonade Insurance Company	CoCode: 16023	State of Domicile: New York
5 Crosby St., Floor 3	Group Code:	Company Type:
New York, NY 10013	Group Name:	State ID Number:
(844) 733-8666 ext. [Phone]	FEIN Number: 47-5474073	

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Pet Damage to Landlords Property	LEM-2094	11-19	END	Replaced	Previous Filing Number:	LEMO-132033958	42.500	LEM-2094 (11-19) Pet Damage To Landlord's Property Endorsement.pdf
							Replaced Form Number:	LEM-2094		

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

PET DAMAGE TO LANDLORD'S PROPERTY

ENDORSEMENT

This endorsement modifies insurance under the following form:

Lemonade Renters Form

The following is added to **SECTION II – ADDITIONAL COVERAGES**, paragraph **C. Damage To Property Of Others**:

Pet Damage To Landlord's Property

We will pay, at replacement cost, up to \$500 in total during the policy period under this endorsement for "property damage" to property of the landlord in the "residence premises" if such damage results from pet damage that the "insured" is legally liable to pay. However, our payment:

- a.** Only applies to "property damage" which occurs during the policy period under this endorsement and is in excess of any applicable security deposit or special pet deposit that is a part of the lease/rental agreement that the "insured" is required to pay; and
- b.** Covers only damage caused by domesticated pets; and
- c.** Is not intended to cover routine maintenance or apartment preparation due to occupancy of animals on the "residence premises."

All other terms and conditions of your policy remain unchanged.

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Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	As with the previously approved form, the Flesch rating of this form is 42.5
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	LEM-2094 Comparison
Comments:	
Attachment(s):	LEM-2094 REDLINE.pdf
Item Status:	
Status Date:	

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Deleted: 1000